In The Matter Of:

Bernard Sebago, et al. v. City of Boston, USA Taxi Association, Inc., et al.

> Edward J. Tutunjian February 12, 2013

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10	CITY OF BOSTON; USA TAXI ASSOCIATION, INC.;	10	Independent Taxi Operators Ass	ociation
11	BOSTON CAB DISPATCH, INC.; INDEPENDENT TAXI	11		
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13	Defendants	13	Tarlow, Breed, Hart & Rodgers, P.C.	
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15	DEPOSITION OF EDWARD J. TUTUNJIAN,	15	Boston, MA 02199	
16	a witness called on behalf of the Plaintiffs,	16	617.218.2000	
17	taken pursuant to the Massachusetts Rules of	17	adenapoli@tbhr-law.com	
18	Civil Procedure, before Deborah G. Rumson,	18	Counsel for the Defendants	
19	Registered Professional Reporter, Certified	19	USA Taxi Association, George S	ummers
20	Shorthand Reporter, and Notary Public, in and	20		
21	for the Commonwealth of Massachusetts, at the	21		
22	Offices of Lichten & Liss-Riordan, P.C.,	22		
23	100 Cambridge Street, Boston, Massachusetts,	23		
24	on Tuesday, February 12, 2013, at 10:14 a.m.	24		
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1 PROCEEDINGS	1 parking. I have some other business outside
2 EDWARD J. TUTUNJIAN	2 the country, which is vineyards in Chile.
3 having been satisfactorily identified by the	3 And that's about it.
4 production of his driver's license and duly	4 Q. I am going to go through and ask you about
5 sworn by the Notary Public, was examined and	5 these in a minute. But, first, are there any
6 testified as follows in answer to direct	6 other businesses that you are involved in
7 interrogatories:	7 other than what you have just generally
8	8 listed for me?
9 EXAMINATION BY MS. LISS-RIORDAN:	9 A. If I missed some, you have to refresh my
10	10 memory.
11 Q. Good morning, Mr. Tutunjian.	11 Q. You said you leased cabs, you are involved in
12 A. Good morning.	12 real estate, parking, vineyards. Is there
13 Q. My name is Shannon Liss-Riordan. I am one of	13 anything else that you do?
14 the plaintiffs' lawyers in this lawsuit. I	14 A. Repair cars, participate in loans. That's
15 am going to start by asking you to state your	15 like financing. I can't think of anything
16 full name for the record.	16 else.
17 A. Edward J. Tutunjian.	17 Q. Can you describe for me what you typically do
18 Q. And, Mr. Tutunjian, I imagine you have been	18 on a day-to-day basis.
19 deposed before; is that right?	19 A. I wake up, go to the gym, go to the garage,
20 A. Yes.	20 some days I will play tennis, and I spend my
21 Q. So you understand that we have a court	21 day in the garage.
22 reporter taking down everything that you and	22 Q. What garage is that?
23 I say. And I need you to answer all of your	23 A. 60 Kilmarnock Street.
24 questions orally so that she can hear them,	24 Q. What business is at that address?
1,	
Page 6	Page 8
"	
1 not with just a nod of the head, so we can	Page 8 1 A. We lease cabs from that location, and we do 2 parking.
 not with just a nod of the head, so we can get a transcript of everything we both say. 	1 A. We lease cabs from that location, and we do
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Min-U-Script®

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1 my son.	1 Q. Did you ever go back to college?
2 Q. What does Raffi do? What is his job?	2 A. No.
3 A. He opens the bag, counts the money, talks to	3 Q. When did you buy your first cab?
4 drivers. Armen does the same thing. My son	4 A. 1972, '73.
5 does it. Peter does the same too.	5 Q. Before that you were just leasing. You
6 Q. Do they all report to you?	6 leased one cab from this company that you
7 A. I don't know if they report to me. They do	7 just mentioned?
8 what they want. They run it like it is their	8 A. I leased many different. I moved around.
9 business.	9 Q. Do you remember how it worked back then?
10 Q. They own the business as well?	10 Were you paying a fee to these companies?
11 A. No. But it is family so They're family.	11 A. Yes.
12 Q. Let me step back and ask you some background.	12 Q. Do you remember what the fee was back then?
13 Where are you from originally?	13 A. I remember \$35 a day, then \$175 per week.
14 A. I was born in Amman, Jordan.	14 Q. Did the different companies generally charge
15 Q. When did you come to this country?	15 the same amount?
16 A. 1966.	16 A. It moved around different rates. It depend
17 Q. How old were you then?	17 upon the year of the car. People charged
18 A. About 17.	18 more for newer cars.
19 Q. What education had you had when you came to	19 Q. At that time did you have to get a Hackney
	20 license from the City of Boston?
20 this country? 21 A. I was in high school, and I went to Watertown	21 A. Yes.
	22 Q. So when did you get your Hackney license?
	23 A. 1967, 1968. I don't remember.
23 High, and then I went to work and tried to go	24 Q. And then you said you bought your first cab
24 to college and lease a cab at that time.	24 Q. And then you said you bought your mist cab
Page 1	Page 12
My cousin introduced me to driving a	1 in 1972 or 1973, right?
2 cab, and that's how I got into the cab	2 A. Yes.
3 business.	3 Q. Did you buy the cab or the medallion or both?
4 Q. When was it that you got into the cab	4 A. I bought the medallion and the car maybe. I
5 business?	5 don't remember if the car and the medallion
6 A. '67, '68.	6 came together.
7 Q. How long did you drive a cab for?	7 Q. And do you remember who you bought the
8 A. I drove until I would say 1979, '80. I owned	8 medallion from?
9 some cabs. I was leasing them and then I	9 A. It was a Greek guy. I don't remember his
10 bought one cab, and then I bought another	10 name now. But I remember the cab number.
11 medallion. I leased them. That's about I	11 Q. What was it?
12 was driving and leasing at the same time.	12 A. 727.
13 Q. When you first started driving a cab, were	13 Q. And how much did that first medallion cost
14 you leasing that cab from someone else?	14 you?
15 A. Yes.	15 A. About \$30,000.
16 Q. Who was it that you leased the cab from?	16 Q. Now, did you drive the cab that that
17 A. I think it was called Red Triangle. I	17 medallion was for?
18 remember that name. It was in Dorchester.	18 A. Yes. I drove it 14, 16, 18 hours a day.
19 Q. And you mentioned that you were trying to go	19 Q. How much did you typically make during a
20 to college. Did you go to college?	20 shift like that back then?
21 A. I went. I tried to go to Bentley one year,	21 A. I don't remember.
22 but I dropped out.	22 Q. And were you an employee or were you an
23 Q. What were you studying?	23 independent contractor back when you were
	MANUPULATION TO AND THE PARTY OF THE P
124 A. DUSUIESS.	24 first driving?
24 A. Business.	24 first driving?

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1 MR. KAITZ: Objection.	1 Q. And then what was the return on that
2 MS. LITSAS: Objection.	2 investment? What were you able to get from
3 MR. DeNAPOLI: I object.	3 that investment?
4 Q. Were you classified as an employee or an	4 MR. KAITZ: Objection,
5 independent contractor back then?	5 A. I don't remember numbers like that.
6 MR. KAITZ: Objection.	6 Q. You would put down \$30,000 or you would
7 MS. LITSAS: Objection.	7 finance a medallion for \$30,000 or more. I
8 A. Leased a cab. I was independent. I did what	8 assume the price started going up at some
9 I wanted to. I worked when I worked. I went	9 point, right?
10 to lease a cab any time I wanted to. Took	10 A. Right.
11 the cab anyplace I wanted to go to. I was my	11 MS. LITSAS: Objection.
12 own boss. That's why I chose driving a cab.	12 Q. Then in return what did you receive, not
13 Q. Did you ever work as an employee while	13 specific numbers, but the kinds of things?
	14 MS. LITSAS: Objection.
driving a cab, or were you ever classified as an employee while driving a cab?	15 Q. You were able to lease the medallion out,
* *	16 right?
16 MR. KAITZ: Objection.	17 MS. LITSAS: Objection.
17 MS. LITSAS: Objection.	18 A. I didn't lease the medallion out. I leased
18 MR. DeNAPOLI: Objection.	
19 A. I don't remember.	
20 Q. Now, you said you bought your first cab in	-
21 1972 or 1973. When did you buy your next	21 drivers by the shift, 12-hour shifts.
22 cab?	22 Q. And approximately how long did it take for
23 A. Probably a couple of years after that. I	23 you to make back your investment on a
24 don't remember all of the details.	24 medallion from these rentals?
Page 1	4 Page 16
1 Q. At some point you started buying more of	1 MR. KAITZ: Objection.
"	2 MR. DeNAPOLI: I object.
2 them, right?	3 A. I don't know.
3 A. Right.	4 Q. Approximately. A year, more than a year?
4 MS, LITSAS: Objection.	
5 Q. Can you describe for me what you remember	5 MS. LITSAS: Objection.6 A. Going that far back, I don't remember.
6 when you started buying more and how many.	7 Q. So you drove a cab yourself until what year?
7 MR. KAITZ: Objection.	
8 A. I start buying after '74. Probably I bought	8 A. 1979, 1980.9 Q. At that time how many medallions did you own?
9 a couple more medallions. I financed them.	I Y O. AT THAT TIME NOW HIZHV MEDAINORS DID YOU OWN!
the second secon	
10 I refinanced the one I had to get more money	10 A. Maybe six or nine. I got married in 1979, so
11 to buy two more. That's how I grew my	10 A. Maybe six or nine. I got married in 1979, so 11 it was around then.
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1 A. No.	1 Q. Were those his parents?
2 Q. So why in 1979 or 1980 did you stop driving a	2 A. Yes. Leslie was Daryl's father. Beryl was
3 cab yourself?	3 Brett's father.
4 A. I was trying to maintain my six cabs or nine	4 Q. How many cabs did you buy from Boston Cab?
5 cabs I had. So I spent more time maintaining	5 A. 10 to 12, 15. I don't remember the number.
6 them.	6 Q. Did you buy Boston Cab at that time or just
7 Q. How did you select the drivers who would	7 the cabs?
8 drive those cabs?	8 A. Just the cabs.
	9 Q. And then at some point how did you come to
·	10 own Boston Cab?
10 MS. LITSAS: Objection.	11 A. Well, when I bought maybe at that time I
11 MR. DeNAPOLI: I object.	
12 A. Just word of mouth. Just by driving, meeting	had 20 cabs, and I bought a garage in
13 other drivers, talking to them.	13 South Boston. An ITOA owner, Independent
14 Q. And then after you stopped driving a cab, at	14 Taxi Owners Association. His name was James
15 some point you began buying more medallions;	15 Quinn. That's my first garage purchase
16 is that right?	on C street in South Boston. And I purchased
17 A. Right.	17 from him maybe 10 cabs. I bought his garage
18 Q. Can you describe for me continuing buying	18 with the cabs.
19 medallions.	19 Q. When you say you bought a cab when you say
20 A. Boston Cab, they were selling out at that	20 you buy a cab, does that mean you are buying
21 time, and they had like it was \$35,000,	21 the cab and the medallion?
22 but you need very small down payment to buy	22 A. Yes.
23 more, so I went and I talked to them, and I	23 Q. So what was the name of that garage that you
24 was interested in buying more from them for a	24 bought?
THE RECE COLOR IN MIGHT AND A TOTAL COLOR AND A	2.000
Page 1	Page 20
1 very small down payment. It was 3,000 or	1 A. It was called C and Cypher Garage, which I
	2 still own.
2 5,000 per cab. You can buy more medallions.	
3 At that time I wanted to buy them all from	3 Q. Is it still located at the same location?
4 them. They said, no, no.	4 A. Yes.
	- 0 77
5 The person who bought from them was	5 Q. How many garages do you own?
6 Raymond Reef, the name Raymond Reef. He is	6 A. Four.
6 Raymond Reef, the name Raymond Reef. He is 7 deceased now. He was in financing. He was	6 A. Four.7 Q. What do the garages do?
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1 and the customer swipes the card, I don't	1 subtract 8 percent, and puts it in the bag.
2 know what percentage of that fare the credit	2 Q. Can cab drivers use fares collected from
3 card company keeps. Between 4 percent,	3 credit card payments toward paying the shift
4 5 percent the credit card company keeps for	4 fee?
5 that fare.	5 A. No.
	6 Q. Can the driver pay the shift fee on his own
I have been a first and the	7 credit card?
1	8 A. No.
	9 Q. So the only way the driver can pay the fee is
9 MR. KAITZ: Objection.	'
10 A. We charge 8 percent if they take a Boston Cab	10 either in cash or through vouchers?
11 voucher. We collect that. If they turn in a	11 A. Yes.
voucher and say it is \$10, we keep 8 percent	12 Q. And what about the insurance; is that also
13 of that as a fee.	13 paid in cash?
14 Q. What about from the use of the credit cards;	14 A. Yes.
15 do you take any percentage of the credit card	15 Q. Now, are those insurance payments made to you
16 transactions?	16 or to some outside insurance company?
17 A. You have to ask Brett.	17 A. We are self-insured.
18 Q. You don't know?	18 Q. Can you tell me what you mean by that.
19 A. I don't know.	19 A. We have a bond with the State and we cover
20 Q. So how do the drivers actually make the	20 for all of the damages, whatever happens in
21 payments for the rentals? Can you describe	21 the cab.
22 for me that process.	22 Q. When you say "we have a bond with the State,"
23 A. When they lease a car?	23 who is it who has the bond?
24 Q. How do the drivers pay the lease payments?	24 A. The corporations have bonds.
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1 MR. DeNAPOLI: Object.	1 Q. So the State permits you to provide insurance
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Page 95 Page 93 1 A. I ask, how was your day? Good or bad? They MR. KAITZ: Objection. 2 smile, good. Some days they say it is good. 2 A. They track, yes. 3 Q. So do you know what a typical amount of 3 Some days they say it is bad. 4 Q. What's a good day? 4 revenue is for a cab to bring in for a shift? 5 A. You have to ask them. MR. KAITZ: Objection. 6 Q. What is your understanding of what a good day MS. LITSAS: Objection. 6 7 is? 7 A. I don't get involved. MR. KAITZ: Objection. 8 Q. Tell me, Mr. Tutunjian, do you know what a 9 A. You have to ask the independent driver leasee 9 typical amount of money is that a driver will what's a good day for him. 10 have at the end of a shift after having paid 11 O. As you sit here today, do you have any idea 11 the lease payment, the insurance, the gas, at all what any of the drivers who are 12 tolls, et cetera? 12 13 leasing any of your cabs make in their pocket 13 MR. KAITZ: Objection. 14 A. They independently lease. Whatever they do, 14 at the end of the day after paying all of these fees and expenses? Can you give me a 15 it is their business. 15 16 range? 16 Q. But you talk to the drivers every day, right? 17 A. I talk to the drivers every day. 17 MR. KAITZ: Objection. 18 MR. DeNAPOLI: Objection. 18 Q. Have you ever had a discussion with a driver 19 A. The business they make is, every day is 19 to find out what they are making in their 20 different for them. That's the answer I get. 20 pocket at the end of the day after paying all 21 of these fees and expenses? 21 O. There are some days they could make nothing, 22 right? 22 MR. KAITZ: Objection. MR. KAITZ: Objection. 23 23 A. They are independent. 24 O. I understand you are saying they are 24 MS. LITSAS: Objection. Page 96 Page 94 1 independent. My question is, you have been 1 A. I never go into details. 2 Q. Is it possible that they could make nothing 2 in this industry for decades and you talk to 3 cab drivers every day. I want to know what 3 in a day? 4 do you understand from your discussions with MR. KAITZ: Objection. 5 A. I don't go into details. them that they have in their pocket at the 6 Q. Is it possible they could make \$100 in total end of the day after paying all of these fees in fares and tips in a day? 7 and expenses? MR. KAITZ: Objection. 8 MR. KAITZ: Objection. 8 9 MS. LITSAS: Objection. MR. DeNAPOLI: I object. 10 A. They are independent businessmen. If at the 10 A. I don't ask the details. 11 O. I am not asking if you ask. Let me ask you 11 end of the year they make 20,000, 50,000, 12 this: Is it possible for a driver to drive a 12 40,000, 30,000, that's their business. I 13 12-hour shift and not bring in enough in 13 don't get involved. 14 Q. Do you know what they typically make? fares and revenues to cover the cost of a lease payment for that shift? 15 1.5 MR. KAITZ: Objection. MR. KAITZ: Objection. 16 MR. DeNAPOLI: Object. 16 MS. LITSAS: Objection. 17 17 A. I don't keep track. 18 O. I know you don't keep track. But have you 18 Q. Is that possible? 19 A. A person who leases a cab can find out on 19 had discussions with drivers to know what their own how much they make by looking and 20 they are typically making? log in to CMT, the credit card company. 21 A. I don't ask that question. 21 22 MS. LISS-RIORDAN: Can you read my 22 Q. Never? In all of your years in this business 23 you have never asked a driver that question? 23 question, please. 24 (Question read: "Is it possible for a driver MR. KAITZ: Objection.

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1 to drive a 12-hour shift and not bring in	1 AFTERNOON SESSION
2 enough in fares and revenues to cover the	2
3 cost of a lease payment for that shift?")	3 EXAMINATION BY MS. LISS-RIORDAN:
4 MR. DeNAPOLI: I object.	4
5 MR. KAITZ: Objection.	5 Q. Before lunch we spent a lot of time talking
6 MS. LITSAS: Objection.	6 about your nephew, Armen. I wanted to make
7 A. A person the driver when he leases a car,	7 sure we have his name correct for the record.
8 I don't get involved about how much he is	8 Can you spell it, please.
9 making.	9 A. A-r-m-e-n.
10 Q. That's not my question. Do you want it read	10 Q. What's his last name?
11 back again?	11 A. Mahserejian, M-a-h-s-e-r-e-j-i-a-n.
12 MR. KAITZ: You have his answer to	12 Q. Your other nephew?
13 the question.	13 A. Raffi, R-a-f-f-i, Chapian, C-h-a-p-i-a-n.
14 MS. LISS-RIORDAN: He has not	14 Q. What's your son's name?
15 answered the question.	15 A. Peter.
16 MR. KAITZ: That's his answer.	16 Q. Peter Tutunjian?
17 MS. LISS-RIORDAN: I am going to	17 A. Yes.
18 keep asking it until I get an answer.	18 Q. Do you have other children?
19 Q. Let me try one more time.	19 A. Other children?
20 A. Let me take a break and use the bathroom.	20 Q. Yes.
21 Q. We can take a break after you answer this	21 A. Elsie and Mary. Mary is married now. Mary
22 question. If there is a question pending,	22 Tarpy, T-a-r-p-y.
23 you have to answer it.	23 Q. And Elsie is Elsie Tutunjian?
24 A. You don't want me to take a bathroom?	24 A. Yes.
24 A. Tou don't want me to take a pathroom;	2* A. 103.
D	D 400
Page	98 Page 100
1 Q. After you answer this one question. Is it	1 Q. What's your wife's name?
1 Q. After you answer this one question. Is it 2 possible for a driver to drive a 12-hour	1 Q. What's your wife's name? 2 A. Nancy Tutunjian.
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Page 101 Page 103 1 in the drivers' room where they come and wait 1 O. But they just have to pay it to you regardless of whether it came out of their 2 for the lease, leasing the cabs. 3 Q. Have you heard other conversations about what 3 fares or out of their tips, right? 4 drivers have taken home after a shift? MR. KAITZ: Objection. MR. KAITZ: Objection. 5 A. They pay the lease amount. I don't go into 6 A. I don't pay attention too much. specifics on their tips, their fares, their winnings from Foxwoods or from the scratch 7 Q. Have you ever heard any such conversations? 7 tickets or the Daily Number. I don't get 8 A. Probably I heard. 9 Q. What else have you heard? into details. 10 A. They make a couple hundred bucks. They lost 10 Q. But there is no rule, is there, that the 11 a couple hundred in Foxwoods. They made 500 11 drivers get to keep all of their tips no matter what and then they just have to pay 12 in scratch tickets, conversations like that. 12 13 Q. So you've heard about drivers making a couple lease fees out of whatever they have left 13 from the fares? You don't have any kind of 14 hundreds bucks from a shift driving one of 14 15 your cabs? 15 rule like that, right? MR, KAITZ: Objection. 16 A. Leasing cabs, yes. 16 MR. DeNAPOLI: I object. 17 Q. Is that before or after paying the rental 17 18 fee? 18 A. I don't know any of the rules. All I know is Hackney puts the lease rate. We collect that 19 A. I never asked them. 19 20 Q. Your understanding, if you heard someone lease. They pay us. I don't know where the 20 money comes from. 21 talking about bringing home a couple hundred 21 bucks, do they talk about that before or 22 Q. You don't have any rule that the money cannot come out of tips, right? 23 after the fee is being paid? 23 24 MR. KAITZ: Objection. 24 MR. KAITZ: Objection. Page 104 Page 102 1 A. I don't ask them. I don't go into specifics. 1 A. I don't mix the fares, tips. I don't mix 2 It is their business. They run their own 2 anything. All I know is I want my, you know, 3 business. I don't go in details how much 3 lease rate. That's how we operate. 4 O. You want your fee wherever the money comes 4 they make. 5 Q. So the drivers have to pay the lease fee for 5 from? 6 every shift, correct? MR. KAITZ: Objection. 6 7 A. Correct. MR. DeNAPOLI: I object. 8 A. We just want the lease amount. 8 Q. So drivers receive money from passengers in 9 the form of fares and tips, right? 9 Q. Do drivers ever pay extra to the dispatchers 10 in order to get a cab? 10 A. Right. 11 Q. And it all kind of gets mixed together, 11 A. No. 12 right? 12 O. Have you ever heard of drivers paying extra 13 to the dispatcher in order to get a cab? 13 MR. KAITZ: Objection. 14 Q. So my question is, they have to pay you the 14 A. No. 15 O. Would that be allowed for a driver to pay 15 lease fee, and you don't care where it comes 16 extra to one of your dispatchers to get a 16 from, right? You don't care where that money 17 comes from? 17 cab? 18 A. They pay the lease fee. 18 A. No. I don't tolerate that kind of thing, 19 Q. It doesn't matter to you whether it is coming 19 that they have to pay extra for lease. We 20 out of their fares or tips; they just have to 20 have the lease rates set up, and whoever comes in gets the waybill end of the shift, 21 pay it to you? 21 22 MR. KAITZ: Objection. 22 12-hour lease period, they pay that amount. 23 A. I don't get into specifics how they pay me No extra money. 24 the lease. 24 Q. Have you ever heard of drivers having to pay

Page 105 Page 107 1 extra to the dispatcher in order to get a 1 12-hour shift or \$9 for a 24-hour shift 2 cab? insurance in order to be covered? MR. KAITZ: Objection. 3 A. No. For someone else's damage he doesn't 3 4 A. I haven't heard any. have to pay anything. We cover that. We 5 O. If you knew that a dispatcher was collecting cover the damage to the other property. Even if it is his fault, we take responsibility 6 extra money from a driver to get a cab, would under self-insurance program. We pay for it, 7 you take action --8 A. Yes. 8 damages. 9 O. So the insurance that the drivers pay is just 9 MR. KAITZ: Objection. 10 O. - against that dispatcher? 10 for damage to the car they are driving? 11 A. The one they are leasing, yes. 11 A. Yes. Whenever a dispatcher asks him for more 12 than the lease and I find out, I would fire 12 Q. What if a driver is injured himself in an 13 accident? 13 that dispatcher. MR. KAITZ: Objection. 14 Q. Has that ever happened? 14 15 A. When they are leasing a car? 15 A. No. 16 Q. You have never heard of a dispatcher 16 Q. Yes. 17 A. There is a PIP by state law. Whatever the 17 collecting additional money from a driver in 18 order to get the driver a cab? 18 PIP is we cover that. The insurance 19 A. No. 19 handlers, Amity handles the insurance, Amity MR. KAITZ: Objection? 20 Insurance. 20 21 Q. And if a driver gets into an accident and 21 Q. But if that happened, you would fire that 22 dispatcher? 22 causes injury to a driver or passengers in 23 A. Yes. 23 another car, how is that covered? 24 Q. Has anyone ever claimed that that happened to 24 A. We, the corporation that was involved, Page 108 Page 106 1 you? 1 handles it, the self-insurance program. We cover it. 2 A. No. MR. KAITZ: Objection. 3 Q. So what is covered through Amity and what is 4 Q. Now, we talked before about what the fees are 4 self-insured? 5 to rent a cab for a 12-hour shift and for a 5 A. Amity just handles, like, the processing. 6 weekly shift. What's the fee to rent a cab They handle the claims and everything. 7 for a 24-hour shift? That's all they do. 8 Q. All of this insurance you are describing 8 A. 172. 9 Q. Including tax? 9 you're self-insured for? 10 A. No. You add the tax, 06.25, whatever the 10 A. Yes. 11 O. You pay out for whatever liabilities are 11 state -- just like when you lease a car from incurred if there is an accident and there is 12 Hertz, you pay sales tax and the insurance. 13 For 24 hours we charge \$9. 13 injury to either the driver of the cab or a 14 Q. So what's the total amount that a driver pays 14 passenger or a driver in another car; is that 15 for a 24-hour shift? 15 right? 16 A. If you add 172, plus 9, plus 10, it comes to 16 MR. KAITZ: Objection. 17 192. 17 A. Whoever is leasing, we cover. The personal 18 Q. I want to ask you more about the insurance. injury, property damage we cover. 19 If a driver gets into an accident and causes 19 O. So if the driver who has paid a lease payment 20 damage to another vehicle, is that covered 20 to you is injured while driving one of your 21 under the insurance if they buy the insurance cabs, you cover the liability for that? MR. KAITZ: Objection. 22 from you? 22 23 A. We cover it. 23 A. Under the state laws, whatever the PIP, the 24 lease, the personal leases, we cover that PIP 24 Q. Does the driver have to pay the \$5 for a